

Exhibit C

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION**

FILED
U.S. Bankruptcy Court
Western District of NC
JUL 21 2014
Steven T. Salata, Clerk
Charlotte Division
CCH

IN RE:

JASON BRIAN VICKS,

DEBTOR

CASE NO. 14-30679
CHAPTER 13

**MOTION IN OPPOSITION TO CFAM FINANCIAL SERVICES OBJECTION TO
CONFIRMATION OF CHAPTER 13 PLAN**

COMES NOW, Jason Brian Vicks, debtor in the above-captioned case, appearing pro-se, and opposes CFAM Financial Services objection to confirmation of the Debtor's Chapter 13 Plan, on the following grounds:

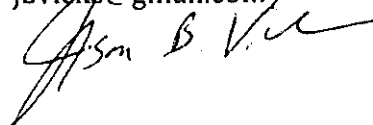
1. Debtor is a consumer as defined by NCGS 85-70-1.
2. Debtor financed a 2003 Hummer and obtained financing with Wells Fargo Auto Loans on April 23, 2014.
3. I fell behind on my auto loan payments and Wells Fargo Auto Loans discharged the debt and currently reports the debt as a discharged debt.
4. Upon information and belief, after the debt was discharged the loan was sold to CFAM Financial Services.
5. Upon information and belief CFAM Financial Services is a debt buyer and at the time of purchasing the debtors delinquent consumer debt, CFAM Financial Services was an unpermitted debt buyer in the state of North Carolina and collected payments from the NC debtor in this case.
6. Upon information and belief CFAM Financial is not entitled to a secured lien on the vehicle because of its violations of NCGS 58-70-1.

WHEREFORE, Debtor Jason Brian Vick prays the Court grant the following relief:

1. Set this matter for hearing at a date and time later to be determined by the Court; or
2. Require CFAM Financial Services remove the lien from VIN # 5GRGN23U23H120302.
3. Deny CFAM Financial, LLC's objection to confirmation of Chapter 13 Plan.
4. Require that CFAM Financial Services return payments collected and any such relief that the court deems proper.

This, the 17th day of July, 2014.

/s/Jason B. Vicks
Jason B. Vicks (Pro-Se)
2002 Master Gunner Dr.
Indian Trail, NC 28079
jbvicks@gmail.com



**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION**

IN RE:)
)
JASON BRIAN VICKS,)
)
) CASE NO. 14-30679
DEBTOR) CHAPTER 13
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NOTICE AND REQUEST FOR HEARING

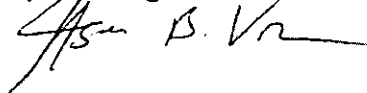
TO CFAM FINANCIAL SERVICES, LLC, TRUSTEE, AND ALL PARTIES IN INTEREST

THIS NOITCE IS HEREBY GIVEN of the opposition of CFAM Financial Services Objection to Confirmation of Plan, filed simultaneously herewith in the above-captioned case, a copy of which is attached herein, and;

NOTICE IS FURHTER GIVEN that a hearing will be conducted in the Charlotte Division of the U.S. Bankruptcy Court Western District of North Carolina, located 401 West Trade Street, Charlotte, North Carolina, 28202 on August 12, 2014, at 9:30 AM.

This, the 17th day of July, 2014.

/s/Jason B. Vicks
Jason B. Vicks (Pro-Se)
2002 Master Gunner Dr.
Indian Trail, NC 28079
jbvicks@gmail.com



**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION**

IN RE:

JASON BRIAN VICKS,

DEBTOR

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) **CASE NO. 14-30679**
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CERTIFICATE OF SERVICE

The undersigned hereby certifies under penalty of perjury that he/she is over eighteen (18) years and of age and that the OPPOSITION TO THE OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN and NOTICE OF AND REQUEST FOR HEARING, in the above captioned case were this day served upon the below named persons by mailing, postage prepaid, first class mail a copy of such instrument to each person(s), parties, and/or counsel at the addresses shown below:

CFAM Financial Services, LLC
c/o Brock & Scott, PLLC
Attn: Brian Holley
5121 Parkway Plaza Blvd.
Suite 300
Charlotte, NC 28217

Warren L. Tadlock
4600 Park Road
Suite 101
Charlotte, NC 28209-0201

This, the 17th day of July, 2014.

/s/Jason B. Vicks
Jason B. Vicks (Pro-Se)
2002 Master Gunner Dr.
Indian Trail, NC 28079
jbvicks@gmail.com

jbvicks@gmail.com
